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United States Bankruptcy Court

District of Utah Case No. <u>12–20672</u> Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Justin Wade SampsonJodi Lyn Sampson1285 N 3050 E1285 N 3050 ELayton, UT 84040Layton, UT 84040

Social Security No.:

xxx-xx-6010

Employer's Tax I.D. No.:

Petition date: 1/19/12

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: <u>4/25/12</u> <u>Joel T. Marker</u>

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM RAB18J continued (10/05)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of Utah

In re: Justin Wade Sampson Jodi Lyn Sampson Debtors Case No. 12-20672-JTM Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2 User: admin Page 1 of 3 Date Rcvd: Apr 25, 2012 Form ID: rab18j Total Noticed: 35 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2012. +Justin Wade Sampson, Jodi Lyn Sampson, 1285 N 3050 E, Layton, UT 84040-3005 +George B. Hofmann, Parsons Kinghorn & Harris, 111 East Broadway, 11th Floor, db/jdb aty Salt Lake City, UT 84111-5233 Steven R. Bailey, 2454 Washington Blvd, Ogden, UT 84401-231 Allied Collection, PO Box 1954, Southgate, MI 48195-0954 +Beneficial, C/O Associated Creditors Exchange, PO Box 33130, Ogden, UT 84401-2312 8097597 8097599 Phoenix, AZ 85067-3130 C.U. Recovery Inc, 26263 Forest Blvd, Wyoming, MN 55092-8033 +Caine & Weiner, 1699 Woodfield Road, Schaumburg, IL 60173-4935 8097600 8097601 ELAN FIN SERVICES AS SVCR FOR KEYBANK NA, BANKRUPTCY DEPARTMENT, 8230825 P.O. BOX 5229, CINCINNATI, OH 45201-5229 +First Horizon, 4000 Horizon Way, Irving, TX 75063-2260 +First Tennessee Bank, P.O. Box 1469, Knoxville, TN 37901-1469 8097604 8225605 J&J Nursery, 1815 West Gentile, Layton, UT 84040 8097607 Key Bank, PO Box 6401, The Lakes, NV 88901-6401 8097608 +KeyBank N.A., PO Box 94968, Cleveland, OH 44101-4968
Les Schwab Tire Center, 251 N 400 W, Kaysville, UT 84037-1800
Mt. Ogden Surgial Center, PO Box 27663, Salt Lake City, UT 84127-0663
+NACM, 7410 South Creek Road Suite 301, Sandy, UT 84093-6151 8209126 8097609 8097610 8097611 -Nation Star, 4000 Horizon Way, Irving, TX 75063-2260
Ogden Regional Medical Center, PO Box 290429, Nashville, TN 37229-0429 8097612 Hatlon Star, 4000 Horizon way, 117119, 12 7503 2200
Ogden Regional Medical Center, PO Box 290429, Nashville, TN 37229-0429
Premier Services, P.O. Box 3563, Salt Lake City, UT 84110-3563
+Rock Creek Growers, PO Box 568, Kimberly, ID 83341-0568
+Sprinkler Supply Company, 7878 South 1410 West, West Jordan, UT 84088-9400
+Stevenson & Smith, 3986 Washington Blvd, Ogden, UT 84403-1826 8097613 8097614 8097615 8097616 8097618 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: BGBHOFMANN.COM Apr 26 2012 01:18:00 George B. Hofmann tr, IV, Parsons Kinghorn Harris, P.C., 111 East Broadway, 11th Floor, Salt Lake City, UT 84111-5225 +E-mail/Text: ustpregion19.sk.ecf@usdoj.gov Apr 26 2012 01:59:33 United States Truste Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402 +EDI: GMACFS.COM Apr 26 2012 01:18:00 Ally Financial, PO Box 380902, ust United States Trustee, 8097598 Minneapolis, MN 55438-0902 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Apr 26 2012 02:58:51 8222159 Ascension Capital Group, Inc., Attn: First Tennessee Bank, Account: 9112, P.O. Box 201347, Arlington, TX 76006-1347 National Association Department, 8097602 EDI: CAPITALONE.COM Apr 26 2012 01:18:00 Capital One Bank (USA), N.A., 8239970 PO Box 71083. Charlotte, NC 28272-1083 8097603 EDI: CITICORP.COM Apr 26 2012 01:18:00 Citibank, Citi Card, Columbus, OH 43218-2564 Citibank, N.A., c/o American InfoSource LP, EDI: AIS.COM Apr 26 2012 01:18:00 8247786 PO Box 248840, Oklahoma City, OK 73124-8840
EDI: IRS.COM Apr 26 2012 01:18:00 Internal Revenue Service, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111 8097606 8097605 E-mail/Text: bankruptcynotices@tax.idaho.gov Apr 26 2012 01:22:57 Idaho State Tax Commission, 800 Park Blvd, Plaza IV, Boise, ID 83712-7742 EDI: UTAHTAXCOMM.COM Apr 26 2012 01:18:00 Uta 8097619 Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-0400 +EDI: AFNIVZWIRE.COM Apr 26 2012 01:18:00 8097620 Verizon Wireless, PO Box 96088, Bellevue, WA 98009-8800 8097621 EDI: WFFC.COM Apr 26 2012 01:18:00 Wells Fargo Bank, P.O. Box 54107, Los Angeles, CA 90054-0107 **TOTAL: 13**

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

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**** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2012 Signat

Joseph Speetjins

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Form ID: rab18j

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2012 at the address(es) listed below:

TOTAL: 0